

UNITED STATES BANKRUPTCY COURTNORTHERN DISTRICT OF NEW YORK
UTICA DIVISION

In re: VINCENT D IOCOVOZZI

Case No.: 13-62035

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Mark W. Swimelar, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2013.
- 2) The plan was confirmed on 01/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 02/15/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/17/2020.
- 6) Number of months from filing or conversion to last payment: 73.
- 7) Number of months case was pending: 74.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 93,000.00.
- 10) Amount of unsecured claims discharged without full payment: 172,206.50.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$67,088.00
Less amount refunded to debtor:	\$900.00

NET RECEIPTS:	\$66,188.00
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,700.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$6,149.29
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$8,849.29
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Attorney fees paid and disclosed by debtor:	\$1,500.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ADIRONDACK BANK	Secured	NA	32,472.78	696.72	696.72	.00
ADIRONDACK BANK	Secured	NA	12,598.13	781.50	781.50	.00
ADIRONDACK BANK	Unsecured	17,000.00	NA	NA	.00	.00
ALLY BANK	Unsecured	NA	4,472.78	4,472.78	658.71	.00
ALLY FINANCIAL	Secured	NA	4,216.21	4,216.21	.00	.00
BANK OF AMERICA	Secured	25,000.00	22,776.07	.00	.00	.00
BERKSHIRE BANK	Unsecured	36,830.00	36,724.47	.00	.00	.00
BONNETTE L IOCOVOZZI	Priority	15,000.00	22,500.00	1.00	.00	.00
BONNETTE L IOCOVOZZI	Priority	NA	NA	NA	.00	.00
BONNETTE L IOCOVOZZI	Priority	NA	72,000.00	1.00	.00	.00
BONNETTE L IOCOVOZZI	Unsecured	NA	374,268.00	1.00	.00	.00
DAMIANO IOCOVOZZI	Secured	45,000.00	13,499.29	13,499.29	13,499.29	.00
DEAN GORDON ESQ	Priority	NA	NA	NA	.00	.00

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DIRECTORS CHOICE CREDIT UNION	Secured	NA	35,522.30	.00	.00	.00
DIRECTORS CHOICE CREDIT UNION	Secured	78,056.00	39,831.06	460.08	460.08	.00
ESTATE OF MARY IOCOVOZZI	Secured	NA	5,000.00	5,000.00	659.13	254.50
GETNICK LIVINGSTON ET AL	Secured	NA	NA	NA	.00	.00
GPO FEDERAL CREDIT UNION	Secured	491,041.74	500,119.72	4,320.00	4,320.00	.00
GPO FEDERAL CREDIT UNION	Secured	NA	156,729.64	156,729.64	.00	.00
GPO FEDERAL CREDIT UNION	Unsecured	NA	148,863.59	148,863.59	21,945.24	.00
HERKIMER COUNTY TREASURER	Admin	NA	181.00	181.00	181.00	.00
HERKIMER COUNTY TREASURER	Secured	NA	15,928.28	2,920.25	2,920.25	681.44
HERKIMER COUNTY TREASURER	Secured	NA	15,928.28	3,470.42	3,470.42	673.84
HERKIMER COUNTY TREASURER	Secured	NA	15,928.28	9,065.72	2,079.21	2,871.22
HSBC BANK	Unsecured	8,769.00	NA	NA	.00	.00
KEVIN T FAHEY CPA	Priority	8,000.00	NA	NA	.00	.00
LACY KATZEN LLP	Unsecured	10,000.00	11,173.70	11,173.70	719.62	.00
MARY M IOCOVOZZI ESQ	Unsecured	8,000.00	5,250.00	5,250.00	.00	.00
NBT BANK	Secured	8,000.00	15,461.14	466.54	466.54	.00

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OTSEGO COUNTY TREASURER	Secured	4,004.29	8,646.18	8,646.18	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	156,729.64	.00	.00
Mortgage Arrearage:	13,499.29	13,499.29	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	40,043.62	15,853.85	4,481.00
TOTAL SECURED:	210,272.55	29,353.14	4,481.00

Priority Unsecured Payments:

Domestic Support Arrearage:	2.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	2.00	.00	.00

GENERAL UNSECURED PAYMENTS:	169,942.07	23,504.57	.00
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Disbursements:

Expenses of Administration:	\$8,849.29		
Disbursements to Creditors:	\$57,338.71		
TOTAL DISBURSEMENTS:			\$66,188.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/18/2020

By: /s/Mark W. Swimelar

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.